

-----Original Message-----

Sent: Saturday, August 20, 2005 9:01 PM

To: Applications

Subject: YES to Wal-Mart Bank

To Whom it May Concern:

I urge you to support Wal-Mart's bid to open a bank to handle the company's transactions. Wal-Mart is the most successful retailer in the history of the world, and they got to be that way by being fair and honest, and providing great service, great prices, and great convenience. They are an extremely competent organization, and considering their vast size, their legal troubles have been minimal, demonstrating a commitment to sound ethics. I urge you to support the Wal-Mart application for a new bank in Utah.

Sincerely,
Adam Scavone